Financial.

FASTER SCHEDULE.

Southern New York to New Orleans Trains to Make Up Six Hours.

Trains to Make Up Six Hours.

[Special to The Times-Dispatch.]

SPENCER, N. C. August 15.—Effective at an early date, the Southern's fast Pullman trains Nos. 37 and 38, will be placed on a much faster schodule between Now Mork and Now Orleans, making a round trip in about six hours less time Than heretology. It is understood 12. the change will become effective on the 18th instant, and that No. 37, southbound, will mass frencer at about 8 A. M., and northbound will reach here about 3 P. M., e. about one and one-half hours various than formerly in each case.

SOUTHERN ADDS FORCE.

Eighty-five Men Are Added at Spencer Shops in Week.

Shops in Week.
[Special to The Times-Dispatch.]

SPENCER, N. C., August 15.—Elightygive men have been added to the
Southern Rallway Company's pay roll
at Spencer this week, in addition to
about 1,000 already in the service. New
men are being called in almost every
day, and there is every indication of
the return of normal conditions at the
big shops. At no time during the recent dull season has the pay roll fallen
as low as \$100,000 per month, and the
pay roll for the road force this month
will be very much heavier than usual,

Purchases of Cars by Relgian State

Consul-General Henry W. Diederich, of Antworp, quotes the explanation of the Belgian Minister of Posts, Rail-peads and Telegraphs to the Chamber of Deputies at Brussels as to his purchase of 200 coal cars in Germany in 1907, the reason given being that Belgian firms had not made proper deliveries on their contracts on the order or 2,678 cars to be, delivered by September 19th at latest; only 874 cars and been furnished by that date.

NATURAL BRIDGE AND SURROUNDINGS

(Continued From First Page.) kidge and the Alleghanies come to-sether and the Natural Bridge is the agament which binds these might



PATTERSON ON TOBACCO ON TOBACCO STANDS FOR QUALITY

why more than a hundred feet below the entrance, and found ourselves at the dam and on the banks of the beautiful Cedar Creek Lake, which the covered with displays of magniful Cedar Creek Lake, which the covered with displays of magniful Cedar Creek Lake, which the covered with displays of magniful Cedar Creek Lake, which the crown of company has this year completed. Isabella Stairway is being improved, more convenient steps are being put in, rustic seats are being installed in the larger chambers, and in two weeks wires will be run through, the entire cavern, and electric lights will make it as bright as day.

A Much Greater Cave.

To the north of the park and hotel property looms up Buck Hill Mountain, and there is an undeveloped cave that is destined to divide honors with Lurgy. Weyers and the great Kentuce's that is destined to divide honors with Lurgy. Weyers and the great Kentuce's cavern. This cave is more than hair a mile long, has numbers of magnifi- a mile long, has numbers of magnifi- and legends retailed in connection with the listance with their complete livery outfit and the servants houses on the hills beyond.

Water-Works and Power.

Gouped in graceful arrangement about the hotel are the cottages, the three about the hotel are the covered with displays of magnificant laces. Just on the crown of the dipper fall are the foundations of the hiller of the grist mill which Thomas Jefferson and the large pavillon, which the grist mill which Thomas Jefferson and the large and handsome ballroom fourties of the springer.

All of these freaks of Nature and the servant and the world combine with the Natural Bridget to make this little part of Old Virginia a showground that is as interesting and entertaining as any spot that is destined to divide honors with the vorid combine with the Natural Bridget to make this little part of Old Virginia a showground that is as interesting and entertaining as any spot that is destined to divide honors with the crown of the lilier of the free remained and the crown of the

in the distance with their complete livery outfit and the servants' houses on the hills beyond.

Water-Works and Power.

The 100,000-gallon reservoir on the hill above the hotel is supplied with pure water, which comes by natural gravity from a bold mountain spring. The water is piped from the reservoir to the hotel, cottages and all the buildings on the grounds, going into every room. The natural pressure is sufficient to throw yeater over the highest building here, and with an ample surply of hose and plugs and with all the hotel force made into a trained fire brigade, the danger from fire is reduced to the minimum.

In addition to the swimming pool, the bowling alleys and billiard and pool parlors for amusement there are golf links and tennis courts and the new Cedar Creek Lake, which is supplied with boats for rowing, and in time will be crowded with fish for the angler. The Natural Bridge Company has recently installed the most up-to-date electric lighting plant in the State.

An immense concrete dam was built across Cedar Creek a haif a mile below the bridge. It is fifty-five feethigh and 210 feet across. The dam, which is built on the "O G" plan, has an overflow fifty feet wide.

Thus is created a beautiful lake a half a mile long, extending energy to the lake is 100 feet, and boating and fishing will be superb.

The lake bobs up at the foot of the famous "Devil's Stairway." natural stone steps that ascend 150 feet to the top of a gorgeous culf. The top of the dam, the entire lake and the "Devil's Stairway" are soon to be strung with incandescent electric lights, and the scene of beauty that will thus be unfolded, will be hard to describe.

Electric Lighting Plant.

While these things follow as a result

mattons and Reports on Mineral Properties.

While these things follow as a result of the dam, it was creeted primarily for power to run an up-to-date electric light plant to take the place of the old and smaller one which was run by RICHMOND. - VIRGINIA.

Get in Line for Prosperity.

Financial.

When you think of the hundreds of people who have made themselves independent and influential by just saving a portion of their earnings each week, you feel that wisdom commends the same action to you. The saving is not all, Place your earnings with

The Oldest, Strongest and Safest Savings Bank in the South Which yields you 3% compound interest.

UNION BANK OF RICHMOND, 1107 E. Main St., Richmond, Va.



"J-M" is the only prepared roofing that is permanently durable. You can save money by using it. Ask for samples and prices. Southern Pipe Covering Co., RICHMOND, VA.

Phone 1428.

Expert Sheet Metal Workers

Blow Pipe Systems, Steal Tanks, Smoke Stacks, Exhaust Heads, Ventila-tors.

Virginia Blower & Mfg Co. Incorporated,

Phone 7160.

FROEHLING & ROBERTSON,

RICHMOND, VA.

Richmond Testing Laboratory Chemists, Chemical Engineers and Economic Geologists.

Chemical and Bacteriological Examinations of Waters Analyses of Foods, Fertilizers, Ores, Etc.
Standard Cement Testing: Examinations and Reports on Mineral Properties.

HENRY S. HUTZLER & **BANKERS**

1013 EAST MAIN STREET

VIRGINIA TRUST COMPANY Northwest Corner of Tenth and Main Streets.

When it comes to selecting an executor of your estate, a little thought will convince you of the disadvantages and danger of the old custom of having an individual and the advantages and safety of appointing a Trust Company.

A friend or relative of the testator may die or refuse to accept the

A Trust Company has perpetual existence, and retains possession A Trust Company has perpetual of the property until the trust is fully completed.

The following from a Catholic priest is one of many similar letters

The following from a Catalone processes we receive:

"I wish to express, on behalf of all concerned, my sincere gratitude to your company for their prompt attention to this case, as well as for the liberal and generous view you took of the entire situation."

Correspondence solicited.

THE STRONGEST EVIDENCE SCHMELZ BROTHERS, Bankers,

June 30th, 1906. - - - - - - - - - \$702,333.82 June 30th, 1907, - - - - - - - - \$834,551.96 June 30th, 1908, 4-PER CENT. INTEREST ON SAVINGS 'ACCOUNTS.-MAIL DEPOSITS SOLICITED.

....DON'T FORGET....

CAPITOL SAVINGS BANK

THE BANK THAT PAYS 4 PER CENT.

Pres. L. Z. M orris, Vice-Pres. James M. Ball, Cashler. THE BOARD OF DIRECTORS:

George L. Christian, N. D. Haigrove, P. Whillock, H. Theodore Ellyson, W. H. Zimmermann, B. Alsop, F. Sitterding, H. Seldon Taylor, John W. Gordon, G. G. Valentine, R. F. Patterson, E. A. Shepherd.

Bank of Commerce CITY OF RICHMOND, VA. and Irusts

NINTH AND MAIN STREETS. Capital, - \$200,000.00

pepository for the State of Virginia and City of Richmond. Solicits accounts of individuals, firms and 3 per cent. interest allowed on savings ac-

The Bank of Sussex and Surry Authorized Capital, \$25,000 WAKEFIELD, VIRGINIA.

RANCH BANKS: IVOR AND DENDRON

P. D. Bain, president: Edward Rogers, Mcc-president; F. P. Pulley, vice-president; W. H. Savedge, cashier; F. B. Richardson, cashier at tyor; E. M. Richardson, cashier at Dendron.

Four Per Cent. Paid on Time Deposits

MONEY TO LOAN

Life Insurance Co. of Virginia on desirably located business or residence property. For terms and conditions call on or address

Mr. J. T. LAWRENCE, HOME OFFICE, RICHMOND, VA.

E. A. BARBER. E. A. BARBER, JR. Phone 5321.

E. A. BARBER, & CO. Accounting, Auditing, Organizing, Systematizing, 215 Mutual Building,

RICHMOND, VA.

Capital, - - - - \$400000, Surplus and Undivided Profits, \$150,000 Would be pleased to receive the accounts of corporations, firms and individuals.

Interest allowed on deposits in Savings Department.

WILLIAM H. PALMER, President, F. B. ADDISON, Vice-President, J. W. BINTON, Cashier,

The Bank of Jarratts JARRATT, VA.

Safe, Liberal, Courteous and Progressive. Accounts from one dollar up solicized. We pay 4 per cent, on savings and time deposits. OFFICERS-O. C. Wright, president; R. E. Jarratt, vice-president; J. M. Browder, cashier.

DIRECTORS-O. C. Wright, R. E. Jarratt, t. W. Jordan, F. L. Pedneau, S. H. Short, I. H. Grant, Joe D. Prince, G. T. Partridge, M. Creath, C. M. Brown, J. E. Person.

One of our Springfield, Mass., policy-olders has received the following otice of his premium, due March 24,

Cash due ... 8 7.63
Present age of insured, eighty-fous.
Polley, \$1,000 Ordinary Life. The
year's dividend is 68.89 per cent of
the premium. Average dividends for
the last twenty years was 61.23 per
cent, of the premium. Annual dividends distributed in 1907, \$1,151,014.

Massachusetts Mutual Life Insurance Company.

Incorporated 1851.
B. RICHARDSON, General Agent, 405 Mutual Bidg., Richmond, Va.

Branch, Cabell & Co.,

BANKERS, 1115 East Main Street.

Members New York Stock Exchange, New York Cotton Exchange and Chicago Board of Trade,